Problems of Elementary School Business Education: Systematic Literature Review (SLR)

Bakhrudin 1, Najimul Baldan 2, Amar Ma'ruf Genteng 3, Aniek Indrawati 4, Ludi Wishnu Wardana 5
1,2,3 Student Management Science Doctoral Program, Universitas Negeri Malang
4,5 Lecturer Management Science Doctoral Program, Universitas Negeri Malang
Jl. Semarang No.5, Sumbersari, Kec. Lowokwaru, Kota Malang, Jawa Timur 65145

*Corresponding Author(s) Email: bakhrudin.2204158@students.um.ac.id

ABSTRACT

Formal education, especially in basic education in entrepreneurship learning, has a big challenge to be able to provide enlightenment to students through the learning process about the need for entrepreneurial behavior that is not only self-oriented, but economic behavior that must also be oriented to the interests of the people, through entrepreneurship learning. Research objectives 1) application of business education 2) economic learning curriculum 3) entrepreneurial behavior of elementary school formal education students. The method used in this research is Systematic Literature Review (SLR) by collecting and analyzing journals related to keywords. Based on the literature study conducted, it was found that entrepreneurship learning does not stand alone in the 2013 curriculum, but merges into other subjects such as Cultural Arts and Crafts to introduce students to currency, production and buying and selling processes, while populist economics learning blends into the subject PPKn lessons understand the Pancasila precepts as the basic foundation of populist economic education.

Keywords: Business Education, Elementary School, Behavioral Economics.

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INTRODUCTION

Humans in their lives cannot be separated from economic activities to meet the diverse needs of life (Frederiks et al., 2018). Economic activity is currently a phenomenon whose existence is very important. Adam Smith as a pioneer in the field of economics revealed that economic behavior must be able to provide benefits for all and not sacrifice other parties. Murniatiningsih, (2019) a good economic society is a society that behaves on good values and keeps away from fraudulent, greedy and unfair behavior. However, this does not mean that economic actors are not selfish, but self-interest can help the interests of society as a whole (Purwati, 2021). Economic behavior cannot be separated from one's income, students as part of economic actors who have income sourced from gifts from adults who are used as pocket money and saving will affect economic behavior (Faidah et al., 2018).

Economic behavior is an action that is carried out by each individual in their daily activities (Garcia-Sierra et al., 2020). Economics as a science that studies individual and community behavior in determining choices or scarce resources in order to improve their quality of life is an economic behavior (Toma et al., 2019). Great to be able to provide enlightenment to students through the learning process about the need for economic behavior that is not only oriented to self-interest, but economic behavior that must also be oriented to the interests of the people. Rohmah, (2019) Through entrepreneurship learning teaches that it is not only profit and loss in Javanese terms it is also mentioned "Tuna Satak Bati Sanak" which means a loss of one measure of money / wad of money is not a problem because the advantage is getting a family. So that material/money losses are considered not a problem because getting a sibling is more profitable than money. Because in the future, relatives or relatives will also benefit. With togetherness and kinship all economic problems will be easier and lighter.

This is in accordance with Pangkep, (2019) the term weight is equally borne lightly and carried so that the problems faced in the economy are resolved and resolved together by way of deliberation to reach consensus. In accordance with the mandate of the national constitution, namely Pancasila and the 1945 Constitution, namely article 33. In the Populist economic system, there is no market mechanism so that monopoly in trade and the economy is not enforced. Article 33 paragraph 1 of the 1945 Constitution states that the economy is structured based on the principle of kinship. This means that the national economy must be carried out in accordance with the characteristics of Indonesia with togetherness, namely the involvement of
all members of society in economic activities. Economic interests that prioritize shared prosperity and not an individual (Rosmiati, 2021).

The actual Indonesian economy must be enforced by the understanding of mutualism, meaning that work will be lighter if done together, and kinship brotherhood means mutual cooperation between members of the community (Hasmawati, 2018). In entrepreneurship education at school or especially in class, the teacher is the party most responsible for the results obtained by students (Firdiansyah, 2018). Thus, teachers should be equipped with evaluation as a science that supports their duties, namely evaluating student learning outcomes. The teacher is a part of the learning process carried out in schools (Risnawati et al., 2018), meaning that there are other parts such as the curriculum, students, learning facilities and other factors to see the quality of learning.

Curriculum and learning are two sides of one coin. Baskoro & Wahyono, (2019) The current entrepreneurship learning curriculum structure shows that entrepreneurship education still does not get a proper place in the curriculum structure, such as Mathematics, Indonesian, and others. Entrepreneurship education is not only lacking in time because it is integrated into social studies education, but also in terms of the content of economic education it does not provide a basis for children to be economically literate (Prahara et al., 2022).

This is exacerbated by the educational background of the teachers, especially elementary school teachers who generally have minimal knowledge of economics (Miftakhir Rohmah, 2020). As a result, teachers have difficulty understanding economics and in the end they have difficulty understanding entrepreneurial knowledge to their students (Murdinar, Estu et al., 2019). Development in the field of entrepreneurship education is not only through a design, but must actually be implemented and taught in schools from elementary to tertiary levels so that entrepreneurship learning can become the basis for Indonesia's economic development.

Based on the description above, a novelty or an update of this research can be raised on the development of thinking in entrepreneurship education in elementary schools. From the background and previous research as described, the research aims to complement the gaps in previous studies by conducting a comprehensive study of entrepreneurship learning that must be introduced early on. and to prepare student independence and have entrepreneurial character (Maroufkhani et al., 2018; Rakib et al., 2020; Wardi et al., 2019). Researchers were motivated
to conduct this research because of the importance of the role of entrepreneurship to be introduced to students at the elementary school level and students are expected to behave economically independently.

THEORETICAL

The review of the theories described in this research comes from several relevant previous studies, as the basis for the theoretical framework, determination, and research analysis. Furthermore, in this section, successive discussions of:

Business Education

Business education is an important part that cannot be separated from economic education. entrepreneurship (Agarwal et al., 2020; Bazkiaei et al., 2020; Gairola, 2019; Oo et al., 2018; Prabhu, 2019). Furthermore, according to Ellis et al., (2019), business education is all educational and training activities, both the education system and non-education system with the aim of developing students' business intentions. Business education also aims to develop several factors that influence these intentions, such as knowledge, mindset, inspiration, attitude, desire, and entrepreneurial skills (Hägg & Gabrielsson, 2020; Machali et al., 2021) Business education consists of all pedagogical programs, or processes education that aims to shape students' entrepreneurial attitudes and skills.

When viewed from its history, business education has developed for a long time and has become an interesting phenomenon for many scholars in developed and developing parts of the world (Agarwal et al., 2020; Bazkiaei et al., 2020; Oo et al., 2018; Prabhu, 2019). Business education was first introduced by Harvard Business School in 1945, and has spread over decades with rapid adoption by various countries. Furthermore (Cho & Lee, 2018; Yang & Kim, 2020), most researchers have found that business education is related to business career and personal skills. For example, Ghina's research, (2019) found that entrepreneurship education has a positive relationship with entrepreneurial attitudes and skills.

Business Education in Elementary Schools

Business education at the elementary school level is the application of entrepreneurial behavior, attributes and competencies to the creation of cultural, and social or economic values. Business education in Elementary Schools aims to build the competence of enterprising students, able to identify opportunities and develop businesses, through becoming self-
employed, establishing new businesses or developing and growing parts of existing businesses. Furthermore, students with entrepreneurial competencies are able to apply these abilities in a variety of different contexts, including new or existing businesses, the public sector and social enterprises. Through business education, students can realize ever-increasing understanding and ideas in business processes, while remaining compliant with the legal and ethical boundaries in which they live (Bazkiaei et al., 2020; Ghina, 2014; Schwarz et al., 2019).

Subsequent developments, researchers began to explore the mysteries of the entrepreneurial cognitive model, and unanimously found that entrepreneurship education should not only be theoretically oriented, but also integrate it with a practical orientation. A good model of entrepreneurship education is implemented in China. Entrepreneurship education in China is unlike traditional education; students only need to sit in the classroom and listen to the teacher's lecture. Instead, they can be divided into different entrepreneur groups to discuss entrepreneurship programs; students are required to work in teams to promote the formation and implementation of business plans in the curriculum. Therefore, the team variable will have an important impact on the mechanism of entrepreneurship education. Although some studies mention the impact of entrepreneurship education on entrepreneurial intentions, several empirical studies also study the impact of team variables on entrepreneurship education in the classroom, and study the role of emotions in this mechanism.

RESEARCH METHODS

In this study using systematic literature (Systematic Literature Review / SLR) which discusses problems in business education in elementary schools. Literature study research is a process or activity of collecting data from various literature such as books and journals to compare the results of one study with another (Nowell et al, 2014).

The purpose of this literature study research is to obtain a theoretical basis that can support solving the problem being researched and reveal various theories that are relevant to the case, more specifically in this research the researcher examines problems in entrepreneurship education at the elementary school level. This literature study is a comprehensive summary of several research studies that are determined based on a particular theme. The data used in this research is secondary data obtained not from direct observation, but obtained from the results of research that has been conducted by previous researchers.
The secondary data source obtained is in the form of articles from reputable journals with predetermined themes. Literature search in this literature study uses the Emerald Insight database. Searching for published articles on the search engines above uses the keywords: "Business and Elementary School Education". The search process or search process is used to obtain relevant sources to answer the research question (RQ) and other related references using Search Engine Dimensions (https://www.emerald.com/insight/). From the identification results obtained more than 1000 articles from Emerald Insight. Furthermore, articles were filtered according to access criteria, year, type of content and abstract analysis. As a result, 110 article titles were obtained. From the title of the article, then filtered based on the feasibility of the topic of digital transformation through abstract analysis, the results obtained were 4 articles. In detail, it looks like in the following image:

**Figure 1. Article Screening Flowchart**

<table>
<thead>
<tr>
<th>more than 1000 articles</th>
<th>Emerald Insight, Scientdirect and Elsevier</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>860 only open access articles</td>
</tr>
<tr>
<td></td>
<td>550 articles last six month</td>
</tr>
<tr>
<td></td>
<td>290 references for relevance screening</td>
</tr>
<tr>
<td></td>
<td>110 references for relevance abstrak</td>
</tr>
<tr>
<td></td>
<td>4 references retrieved and reviewed</td>
</tr>
</tbody>
</table>
RESULTS AND DISCUSSION

Results

The results of the review of the selected articles answer the formulation of the problem regarding the distribution of journals that discuss Business Education in Elementary Schools, as follows:

Table 1. Distribution of Journals on Business Education in Elementary Schools

<table>
<thead>
<tr>
<th>No</th>
<th>Journal Name</th>
<th>Link Journal</th>
<th>Indexation</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Journal of Small Business and Enterprise Development</td>
<td>Journal of Small Business and Enterprise Development</td>
<td>Emerald Insight</td>
<td>6</td>
</tr>
<tr>
<td>2</td>
<td>International Journal of Educational Management</td>
<td>International Journal of Educational Management</td>
<td>Emerald Insight</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Education+ Training</td>
<td>Education+ Training</td>
<td>Emerald Insight</td>
<td>5</td>
</tr>
</tbody>
</table>

Source: processed by researchers, 2023

DISCUSSION

The aim of education in Indonesia is in accordance with the formulation of the law on the National Education system which aims to develop the potential of students to become human beings who believe in and put their trust in God Almighty, have noble character, are healthy, knowledgeable, capable, creative, independent and become good citizens. democratic and responsible (Putra et al., 2019). Meanwhile, according to Murdinar, Estu et al., (2018) the goal of education at the basic education level is to lay the foundation for intelligence, knowledge, personality, noble character and skills to live independently and take part in further education. The ultimate goal of business education at every level of education must be clearly measurable in upholding the Pancasila principle through entrepreneurial learning (M Rohmah, 2021). This is in accordance with the learning that has been carried out in elementary schools today, entrepreneurship learning has been included in Civics and Cultural Arts and Crafts subjects.
Furthermore, SK and KD at each grade level, learning tools, and other things are made by taking into account the level of relevance to the learning objectives set (Kiromim Baroroh, 2018). Given that business education for elementary school students has not/never been a national joint movement (M Rohmah, 2019). In addition, education policy is highly dependent on the will of the ministry of education. However, it is never wrong and too late to propose changes to education policies that allow the above ideas to be accommodated. The implementation of entrepreneurial character is oriented towards the Pancasila precepts, namely the first precept of the economy must be based on morals, because God is actually the owner and ruler of everything, the second precept of economics must be humane and fair and the third precept is a form of economic nationalism. that every policy must be in line with the spirit of nationalism, the fourth precept is a form of the principle of economic democracy, and the fifth precept is clear that its goal is to realize social justice for all Indonesian people (M Rohmah, 2021; Rosmiati, 2019). If described in detail, it can be concluded that the first and second precepts are the economic basis, namely morality and humanity; the three and four precepts are the way, namely in the form of democratic nationalism; and the fifth precept is the aim of realizing social justice for all Indonesian people. So that order, titi, peace, kerta rahardja, truly just and prosperous can be achieved.

M Rohmah, (2019) The four basic principles of the populist economy are as follows: (1) The economy is structured as a joint venture based on the principle of kinship, (2) The branches of production which are important for the state and which affect the livelihoods of many people are controlled by the state, and (3) Earth, water, and all the wealth contained therein shall be controlled by the state and used for the greatest prosperity of the people. by maintaining a balance of progress and national economic unity. From article 33 of the Constitution it is clear that the economy has been regulated in such a way as to create a just and prosperous society, namely with an entrepreneurial system.

Pancasila and the 1945 Constitution are the cornerstones of Indonesian economic education. So that the entrepreneurship education and learning that is taught must be in accordance with the existing educational foundation, namely populist economic education (Pangkep, 2019). Schools can organize various activities in the interest of increasing people's economic literacy, such as reviving economic efforts in schools, fostering a cooperative/entrepreneurship spirit, and inspiring productive businesses among students by utilizing the resources around them. Students are trained in creativity and entrepreneurial spirit
through arts and culture subjects and Entrepreneurial Crafts by being instructed to make selling-powerful crafts by prioritizing local goods that have high utility, along with the results of the Entrepreneurship Crafts learning documentation.

While the educational qualifications and areas of expertise of teachers in 2011, at all levels were as follows: 1,424,513 (49%) did not yet have an S-1 qualification and 1,501,163 (51%) had a Bachelor's degree qualification or more (51%). From this number, it is likely that the number of teachers who have completed their Bachelor's degree has increased significantly in line with the implementation of Law no. 20 of 2003 concerning the National Education System, PP no. 19 of 2005 concerning Standards for Educators and Education Personnel, and Law no. 14 of 2005 concerning Teachers and Lecturers which mandates that the qualifications of educators for SD/equivalent level are a minimum of diploma four (D-IV) or bachelor's degree (S-1) as of 2015. In 2011, the number of certified teachers was 1,102,021 people or 37.7%. The latest data shows the number of teachers who have been certified in the 2007-2014 range of 1,579,838 or 52.39% of the Broadcasting Material for the Teacher Professional Development and Development Policy-BPSDMP-PMP, 2015. The number of certified teachers is ensured to increase with the additional number teachers who passed the teacher certification program in 2015. In other words, most of the elementary school teachers had bachelor's degree qualifications and were declared professional teachers when viewed from the ownership of educator certificates. Most of the elementary school teachers are class teachers who generally have a background in Elementary School Teacher Education (PGSD). Others are of quite varied educational backgrounds. The curriculum structure at the SD/MI education level includes all learning substances taken at one level of education for six years starting from Grades I - VI. In the structure of the basic education level curriculum (SD/MI), economics education is integrated into social studies education. IPS education is given to grades IV – VI.

Economics subjects are integrated with other subjects. In the 2006 Curriculum, economics material for grades I – III uses a thematic approach and in grades IV – VI in the Integrated IPS subject, while in the 2013 Curriculum economics material from grades I – VI is integrated with other relevant subject matter and is presented thematically. In terms of the number of hours of study, in the 2006 Curriculum, social studies subjects for grades IV – VI are the same as subjects such as religion, namely 3 hours; more from Civics, Local Content,
and Self-Development subjects; but Indonesian Language, Mathematics, Science, Arts and Skills, as well as Physical Education, Sports, and Health.

Meanwhile, in the 2013 curriculum, the number of social studies hours remained the same as in the 2006 curriculum, namely 3 hours, the same as in science subjects. The number of study hours is lower than the subjects of Religious and Moral Education, Pancasila and Citizenship Education, Indonesian Language, Mathematics, Cultural Arts and Crafts, Physical Education, Sports, and Health. The very limited number of hours in both curricula illustrates that economics education has not yet received a proper place in elementary school or it can even be said that economics education tends to be neglected.

In the 2006 Curriculum and 2013 Curriculum it is clear that economic education through formal channels has not been considered by the government (M Rohmah, 2019). Until now, economics subjects have never stood alone and given enough time. Even if it has to be combined with social studies subjects, these subjects should be given an additional number of meeting hours and corrections for economic education content. This is because entrepreneurship education at the basic level must provide the basics of knowledge and skills that will enable them to begin to become economically literate. There are three fundamental questions in economic studies (Dequech, 2006): 1) what goods and services will be produced?; 2) how will goods and services be produced?; and 3) who will get the final result? Based on this series of questions, the community is faced with choices and there also appear to be trade-offs. In different societies, they will answer these questions in different ways. In many countries, they leave it to the market to answer the question of resource allocation. The interaction between supply and demand in a market forms prices (Brown & Deaton, 2018).

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Basic education is a good place to sow seeds for growing awareness of the importance of rational economic behavior and policies in responding to life. Education in elementary schools is currently not a good place for the growth of seeds of awareness of economic behavior, especially entrepreneurship. Therefore, entrepreneurship education in basic education needs to be improved in at least 3 important ways: teachers, curriculum and materials, and curriculum structure. Teachers must be professional in the truest sense; curriculum content should direct students to be economically literate; the sequence of subject matter offerings must be in
accordance with the objectives of economics learning, learning resources need to be provided not only in sufficient quantities, but the content must be correct and presented attractively, and a curriculum structure that provides a larger portion of entrepreneurship education. The idea as described in this article may not be new, however, considering the economic literacy condition of economic students, which until now is still low, this idea is also a good idea to realize.

**Recommendations**

In general, starting from the learning preparation process to evaluating teachers, they have carried out learning well in Formal Education at the Elementary School level. Mentoring and entrepreneurship education outside the classroom, although the results are still not very good. From the process of analyzing the literature that has been carried out, apart from some success and compliance with the rules set by the curriculum. However, there are still a number of things that still need to be improved, namely (1) With the importance of entrepreneurship education in formal education at the elementary school level, the number of teachers required is in accordance with the number of students. (2) Economic facilities such as cooperatives, student canteens are repaired and equipped. Because students who study economics need to improve their insight practice and the ability to behave well in entrepreneurship. More passive entrepreneurship education outside the classroom so that students are more accustomed to and understand more about how to behave in a good economy.
REFERENCE


